

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

LAW OFFICE OF LEE M. PERLMAN  
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In RE:

Howard Stalker

Case No.: 18-12877 ABA

Judge: ABA

Chapter 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**

The debtor(s) in this case opposes the following (choose one):

1.  Motion for Relief from the Automatic Stay filed by \_\_\_\_\_  
\_\_\_\_\_, creditor,

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

\_\_\_\_\_ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

Certification of Default filed by CitiMortgage, Inc.

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one)

\_\_\_\_\_ Payments have been made in the amount of \$ \_\_\_\_\_, but have not been accounted for. Documentation in support is attached.

\_\_\_\_\_ Payments have not been made for the following reasons and debtor proposes repayment as follows (explain your answer):

Other (explain your answer): I was negatively impacted by Covid-19 and intend to cure the arrears over a period of time.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 4/20/21

/s/ Howard Stalker  
Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee=s Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.